

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

**In RE:**

Jennie Jackson Freeman

§

§ Case No.: 18-32057

§

§ Chapter: 13

§

**Debtor**

**NOTICE OF DEBTOR'S INTENTION TO STRIP YOUR LIEN**

Notice to: **Northview West HOA**

Regarding: Your lien that is alleged to be secured by the following real property:  
**16634 North Mist Dr, Houston, TX 77073**

Priority of  
the Lien  
that Will  
be Stripped:  
**Third Priority Claim**

Carolyn Cleaver Duke propose a chapter 13 plan that terminates your lien secured by the property located at **16634 North Mist Dr, Houston, TX 77073**. The proposed plan alleges that the value of the property is less than the amount owed on all liens that are senior in priority to your lien.

You must file any objection to the termination of your lien within 28 days of the date of this notice. If you fail to do so, the Bankruptcy Court may approve the plan without further notice. If you do object, you must appear at the hearing on confirmation of the proposed plan. The hearing is scheduled for **July 9, 2018 @ 9:30 A.M.** at the United States Courthouse, **515 Rusk Ave., Houston, TX 77002**.

You are urged to review the entire plan. The provision of the plan that would terminate your lien is set forth below:

8C. The following table sets forth the treatment of certain classes of secured creditors holding a claim secured only by a security interest in real property that is the debtor(s)' principal residence.

(i) The Debtor alleges that the total amount of debt secured by liens that are senior in priority to the lien held by **Northview West HOA** exceeds the total value of the principal residence. Accordingly, the claim will receive (i) no distributions as a secured claim; and (ii) distributions as an unsecured claim only in accordance with applicable law.

(ii) Upon the debtor(s) completion of all payments set forth in this plan, the holder of the lien is required to execute and record a full and unequivocal release of its liens, encumbrances and

security interests secured by the principal residence and to provide a copy of the release to the debtor(s) and their counsel. Notwithstanding the foregoing, the holder of a lien that secures post-petition homeowners' association fees and assessments will be allowed to retain its lien, but only to secure (i) post-petition assessments; and (ii) other post-petition amounts, such as legal fees, if such other post-petition amounts are (a) incurred with respect to post-petition fees and assessments; and (b) approved by the Court, if incurred during the pendency of the bankruptcy case.

Name of Holder of Lien to which this provision applies	<b>Northview West HOA</b>	
Address of Principal Residence	<b>16634 North Mist Dr, Houston, TX 77073</b>	
Debtor(s)' Stated Value of Principal Residence	<b>\$138,149.00</b>	
Description of all Liens Senior in Priority (List Holder and Priority)	Estimated Amount Owed on This Lien	
<b>Ocwen Loan Servicing, LLC/ Mortgage</b>	<b>\$ 77,545.95</b>	
<b>Ocwen Loan Servicing, LLC/ Mortgage Arrears</b>	<b>\$ 11,000.00</b>	
<b>Franklin Credit Management Corp./ Mortgage</b>	<b>\$ 42,852.24</b>	
<b>Franklin Credit Management Corp / Mortgage Arrears</b>	<b>\$ 24,000.00</b>	
<b>Total Owed-- All Senior Liens</b>	<b>\$155,398.19</b>	

(iii) This paragraph 8C will only be effective if the debtor(s) perform each of the following:

- (a) Mail a "Lien Stripping Notice", in the form set forth on the Court's website, to the holder of the lien that is governed by this paragraph 8C. The Lien Stripping Notice must be mailed in a separate envelope from any other document. Service must be in a manner authorized by Fed.R. Bankr.P.7004.
- (b) File a certificate of service at least 7 days prior to confirmation reflecting that the Lien Stripping Notice was mailed by both certified mail, return receipt requested and by regular US mail to the holder of the lien on ALL of the following addresses, with the mailings occurring not later than 31 days prior to the hearing on this plan:

- The holder at the address for notices shown on any proof of claim filed by the holder and in accordance with Fed.R.Bankr.P.7004.
- Any attorney representing the holder who has filed a request for notice in this bankruptcy case.
- If no address for notices is given on a proof of claim filed by the holder, on the last known address of the holder.
- If the holder did not file a proof of claim, service must be in accordance with Fed.R.Bankr.P.7004.

(iv) Third party costs incurred on behalf of the Debtor(s) such as costs of performing a title or lien search or serving the motion and notices will be borne by the Debtor(s). If such third party costs are advanced by Debtor(s)' counsel, the Debtor(s) must promptly reimburse such costs, without the need for any further application or order.

#### **CERTIFICATE OF SERVICE**

On **June 8, 2018** a copy of this notice was sent by certified mail, return receipt requested, and by regular US mail to each of the following:

#### **Required Notifications**

##### **Creditor**

**Northview West HOA**

##### **Address**

**206A S Loop West 336 W  
Suite 270  
Conroe, TX 77304**

**Ocwen Loan Servicing, LLC**

**Attn: Research/Bankruptcy  
1661 Worthington Rd., Ste. 100  
West Palm Bch, FL 33409**

**Franklin Credit Management Corporation**

**PO Box 829629  
Philadelphia, PA 19182**

Date: June 8, 2018

**/s/ Alex Olmedo Acosta**

**/s/ Alex Olmedo Acosta**

**Alex Olmedo Acosta**

**Attorney At Law**

**Acosta Law P.C.**

**One Northwest Centre**

**13831 Northwest Freeway, Suite 400**

**Houston, Texas 77040**